

Washington Dental Service – Reduction in Fees Paid to Dentists

Frequently Asked Questions

I've heard people talk about a change to WDS Fees -- what exactly is changing?

In April, Washington Dental Service (WDS) notified network dentists that it will reduce reimbursement fees paid to Washington providers effective June 15, 2011. As a result of this reduction in fees, member out-of-pocket costs and City plan costs will go down and your benefit dollars will go farther.

Why is WDS reducing fees paid to dentists?

After an analysis of local, regional and national market conditions, WDS concluded that their dental reimbursement levels in the State of Washington were among the highest in the country and that reducing fees was the best way to effectively manage escalating dental care costs. Reducing treatment costs lowers health care costs, and ensures employers like us are able to continue offering high-quality dental benefits to their employees by making dental care more affordable, while providing dentists with competitive reimbursements.

Are my dental benefits changing?

No, there will be no changes to your WDS plan design or benefits as a result of the provider fee reduction; your deductible and coinsurance remain the same. In fact, if you visit a contracted dentist, you will see your out-of-pocket costs go down as the dental fees go down, especially on higher cost procedures. If you visit a non-contracted dentist, your costs will likely go up.

Example 1: If your WDS network dentist currently charges \$150 (the allowed amount) for a restorative filling, you pay 20% coinsurance, or \$30. Effective June 15, if WDS reimburses your dentist \$135 (the allowed amount) for a restorative filling, you pay 20% coinsurance, or \$27.

Example 2: If your WDS network dentist currently charges \$160 (the allowed amount) for preventive care (your regular cleaning and exam), you pay \$0, since cleanings and exams are covered at 100%.

Effective June 15, if your dentist chooses not to contract with WDS, they do not have to accept the WDS allowed amount as payment in full. You will pay any amount that is above what your insurance pays and what the dentist charges. (This is known as “balance billing” – WDS network dentists don’t do this.) See how this works below:

If your non-network dentist charges this amount for regular cleaning	...and WDS reimburses up to this amount	You would pay this for coinsurance	You would pay any amount over the WDS allowed amount	Your total cost for a regular cleaning
\$160	\$160	0%	\$0	\$0
\$180	\$160	0%	\$20 (\$180 charge minus \$160 allowed amount)	\$20

To view your dental plan details, go to seattle.gov/personnel/benefits/home.asp; select "Dental". Or, log into your account at DeltaDentalwa.com.

What happens if my dentist drops out of the WDS network?

WDS continues to have the largest dental network in WA State with over 4,000 contracted dentists. If your dentist does choose to leave the WDS network, you will immediately be notified by WDS via a letter so you have advance notice to assess your options before your next visit. While we encourage you utilize an in-network dentist to get the most from your benefit dollars, you may choose to be treated by a non-participating dentist. Please note, when you visit a non-network provider, it will cost you significantly more out of pocket in addition to your co-insurance costs. And non-network dentists are not required to submit claims on your behalf and may ask you to pay the entire bill upfront. To find a new dentist who is in the WDS network, go to the "Find a Dentist" tool at [www. DeltaDentalwa.com](http://www.DeltaDentalwa.com).

My dentist said they were dropping out of the network. Why haven't I received any notification?

While there is a lot of discussion in the dentist community around what action to take as a result of this fee reduction, only 2% of the dentists in the Premier network have notified WDS in writing that they are terminating their contracts as of June 10, 2011. Dentists have to give 60 days' notice if they are terminating their contracts with WDS. Once they are notified by the dentist, WDS will issue a letter to affected employees within 5 days. Some dentists are contacting patients directly regarding their changing WDS contract status. Go to www.deltadentalwa.com for regular updates.

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